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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire KML Law Group, P.C.

216 Haddon Avenue, Suite 406

Westmont, NJ 08108

Main Phone: 609-250-0700 dcarlon@kmllawgroup.com

Attorneys for Secured Creditor NATIONSTAR MORTGAGE LLC D/B/A

MR.COOPER

In Re:

Christmas Etienne, Marie N. Etienne,

Debtor.

THE TRANSPORT OF NEW YORK OF N

Order Filed on March 22, 2018 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 17-13322 MBK

Adv. No.:

Hearing Date: 3/20/2018 @ 10:00 a.m..

Judge: Michael B. Kaplan

ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.**

DATED: March 22, 2018

Honorable Michael B. Kaplan United States Bankruptcy Judge (Page 2)

Debtor: Christmas Etienne, Marie N. Etienne

Case No: 17-13322 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR

RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, NATIONSTAR MORTGAGE LLC D/B/A MR.COOPER, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 12 Brandywine Circle, Piscataway, NJ, 08854, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Stephen M. Goldberg, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of March 7, 2018, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due January 2018 through March 2018 for a total post-petition default of \$6,100.55 (2 @ \$2,075.04, 1@ \$2,091.59, \$141.22 less suspense); and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Debtor shall make an immediate payment of \$4,150.08 to be received no later than March 31, 2018; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$1,950.47 will be paid over six months by Debtor remitting \$325.00 per month for five months and \$325.47 for one month, which additional payments shall begin on April 1, 2018 until the post-petition arrears are cured; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume April 1, 2018, directly to Secured Creditor's servicer address at ATTN: Bankruptcy Dept, Nationstar Mortgage LLC, PO Box 619096, Dallas TX 75261-9741 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.